

computer. Additionally or alternatively, the mobile wallet **408** of the mobile device **324** can be adapted to provide the receipt or a copy of the receipt, either through a user interface, via the NFC transponder of the mobile device, or in another manner. So, for example, the electronic receipt, once in the mobile wallet **408** can be used to make returns of merchandise, for example by the user of the mobile device selecting the receipt from the wallet and swiping or scanning the mobile device near the NFC transponder of the POS device. The merchant can then use the electronic receipt to process a return. In such a case, the electronic receipt may contain encrypted information supplied by the merchant prior to or during generation of the receipt in order to verify the origin, contents, and/or authenticity of the receipt and prevent tampering with the contents of the receipt.

[0131] It should be noted that, other acquirer systems as described above may be utilized to authorize a transaction. That is, the second acquirer systems can comprise a payments system **425** as illustrated here. In such a case, a request for authorization of the transaction can be sent from the payment system to a financial institution maintaining the financial account. For example, the financial account can comprise a credit account and the financial institution can comprise the issuer of the credit account. In another example, the financial account can comprise a debit account and the financial institution comprises the holder of the debit account. In yet another example, the financial account comprises a demand deposit account and the financial institution comprises the holder of the demand deposit account. An indication of authorization, e.g., an approval message **1610**, electronic receipt, or other message, can be received at the payment system **425** from the financial institution **316**. The indication of whether the transaction is authorized can be sent from the payment system **425** to the first acquirer system, e.g., the gateway **415** based on the indication of authorization from the financial institution **316**. In other cases, the financial account can comprise a stored value account and the second acquirer system can comprise a system maintaining information related to the stored value account such as prepaid system **430**. In such a case, a request for authorization of the transaction can be sent to the prepaid system **430** and an authorization or denial can be provided by the prepaid system **430** in reply. The request and reply can be communicated through the mobile commerce gateway **415** or between the payments system **425** and prepaid system **430** without passing through the gateway **415**. Additionally or alternatively, the financial account can comprise a loyalty account and the second acquirer system can comprise a system maintaining information related to the loyalty account.

[0132] FIG. 17 is a flowchart illustrating a process for handling payments according to one embodiment of the present invention. In this example, the process begins with receiving **1705** at a first acquirer system a communication, i.e., an authorization request, from a point-of-sale (POS) device. The communication can be related to the payment transaction and can include information identifying a financial account from which a payment is requested. A second acquirer for authorizing the payment can be identified **1710** based on the information identifying the financial account. The communication can be sent **1715** to the second acquirer system for authorization of the transaction based on the information related to the financial account. An indication of whether the transaction is authorized can be received **1717** from the second acquirer system. In response to an indication that the trans-

action is authorized **1720**, an authorization message can be generated **1730** and sent **1735** to the POS device. In response to an indication that the transaction is not authorized **1720**, a denial message can be generated **1725** and sent **1735** to the POS device.

[0133] FIG. 18 is a block diagram illustrating elements of a mobile commerce system for handling payments or transfers between mobile devices according to one embodiment of the present invention. As illustrated here, a system can comprise a wireless communications network **325** and a first mobile device **324** communicatively coupled with the wireless communications network **325**. The first mobile device **324** can be adapted to execute a mobile wallet application **408**, wherein the mobile wallet application **408** can be adapted to maintain at least one set of information related to a first financial account. The system can also include a second mobile device **1810** communicatively coupled with the wireless communications network **325**. The second mobile device **1810** can be adapted to execute a mobile wallet application **1805**, wherein the mobile wallet application **1805** of the second device **1810** can be adapted to maintain at least one set of information related to a second financial account.

[0134] According to one embodiment, the user of the first mobile device **324** may initiate a payment to the user of the second mobile device **1810**. For example, a user of one mobile device can transfer value, e.g., money, credit, gift card value, etc., or other items such as advertising or marketing offers to another mobile device or user by selecting a "pay mobile wallet" or other option via his mobile wallet interface. Upon initiation, the user of the first mobile device **324** can select an account for which information is stored in the mobile wallet **408** of the first mobile device **324** from which payment will be made. Similarly, the user of the second mobile device **1810** can select an account for which information is stored in the mobile wallet **1805** of the second mobile device **1810** to which payment will be made.

[0135] In some cases, the mobile wallet **408** or **1805** of one or both devices **324** and **1810** may also assign a transaction number or some other identifying information to the transaction. That is, in order to identify communications related to the transfer, information identifying the transfer can be assigned by the mobile wallet of one or both devices. In some cases, the information may include the account numbers for the transaction. For example, the parties may "beam" via RF, IR, NFC, or other communications means, to the other device the account number selected. In other cases, to in order to avoid sharing account numbers between the devices, other identifying information may be used. For example, the mobile wallet may be associated with a device number, phone number or other number or information identifying the device on which it is installed. Thus, a payor may designate a device to which the transaction is targeted. In still other cases, the originating device, target device, or both in combination may generate a unique identifier for the transaction. Regardless of how the identifier is generated, the identifying information can be included in communications to and from the devices **324** and **1810** and between other elements of the system to correlate the communications to the transaction or transfer.

[0136] One or both of the mobile devices **324** and **1810** can then send an authorization request **1805** and **1810** via the service provider network to the mobile wallet server **335** and/or the acquirer system **312**. According to one embodiment, the requests **1805** and **1810** may include identity credentials or other information for authenticating or otherwise